

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Williams  
Debtor

Case No. 19-03469-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db  
5235104 +Joseph Williams, 454 Broad Street Ext, Delta, PA 17314-8502  
5235107 +Bloom & Associates P.A., PO Box 42826, Baltimore, MD 21284-2826  
5235108 +CBCS, PO Box 2589, Columbus, OH 43216-2589  
5235109 +Coca-Cola Refreshments, PO Box 4108, Boston, MA 02211-4108  
5235110 +Complete Collection Service, 1007 N Federal HWY, #280, Fort Lauderdale, FL 33304-1422  
5235111 +Constar Financial Services, LLC, 10400 N 25th Ave, Suite 100, Phoenix, AZ 85021-1610  
5235117 +FMS Inc, PO Box 707600, Tulsa, OK 74170-7600  
5235114 +Fidelity Bank, PO Box 105075, Atlanta, GA 30348-5075  
5235115 +First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845  
5235116 First Federal Credit Control, 24700 Chargin BLVD STE 205, Cleveland, OH 44122-5662  
5235119 +Lancaster DHIA, 1592 Old Line Road, Manheim, PA 17545-8222  
5235120 M&T Bank, PO Box 188, Buffalo, NY 14240-0188  
5235123 +MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
5235122 +Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030  
5235125 +Patriot Propane, PO Box 302, Mount Joy, PA 17552-0302  
5235126 PennyMac, PO Box 660929, Dallas, TX 75266-0929  
5235128 +Pro Co, PO Box 2462, Aston, PA 19014-0462  
5235130 +Radius Global Solutions LLC, PO Box 390900, Mail Code CSB2, Minneapolis, MN 55439-0990  
5235134 TLX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949  
5235132 The Home Depot, PO Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+EDI: PRA.COM Mar 04 2020 00:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5235100 +E-mail/Text: bankruptcygroup@apgfcu.com Mar 03 2020 19:09:02 APG FCU, PO Box 1176,  
Aberdeen, MD 21001-6176  
5235102 E-mail/Text: cesar.murillo@bmsi.org Mar 03 2020 19:09:27 Baltimore Medical System,  
PO Box 1593, Merrifield, VA 22116-1593  
5235103 +EDI: BANKAMER.COM Mar 04 2020 00:08:00 Bank of America, PO Box 15019,  
Wilmington, DE 19850-5019  
5235101 EDI: CBSAAFES.COM Mar 04 2020 00:08:00 Army Airforce Exchange,  
3911 South Walton Walker Blvd, Dallas, TX 75236-1509  
5235105 E-mail/Text: cms-bk@cms-collect.com Mar 03 2020 19:09:06 Capital Management Services LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
5235106 EDI: CAPITALONE.COM Mar 04 2020 00:08:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
5235111 +E-mail/Text: egssupportservices@alorica.com Mar 03 2020 19:09:15 EGS Financial Care Inc.,  
PO Box 1020, Dept. 806, Horsham, PA 19044-8020  
5235113 +E-mail/Text: bknotice@ercbpo.com Mar 03 2020 19:09:14 ERC, PO Box 23870,  
Jacksonville, FL 32241-3870  
5235112 E-mail/Text: bbagley@enerbankusa.com Mar 03 2020 19:09:06 EnerBank USA, PO Box 26856,  
Salt Lake City, UT 84126-0856  
5235118 EDI: IIC9.COM Mar 04 2020 00:08:00 IC System, Attn: Bankruptcy,  
444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378  
5235121 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 03 2020 19:10:34 Merrick Bank,  
PO Box 660702, Dallas, TX 75266-0702  
5235124 EDI: RMSC.COM Mar 04 2020 00:08:00 Old Navy/Synchrony Bank, PO Box 530942,  
Atlanta, GA 30353-0942  
5235127 EDI: PRA.COM Mar 04 2020 00:08:00 Portfolio RC, PO Box 12914, Norfolk, VA 23541-0914  
5236810 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 03 2020 19:09:09  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
5235129 EDI: RMSC.COM Mar 04 2020 00:08:00 QCard, PO Box 530905, Atlanta, GA 30353-0905  
5235131 E-mail/Text: Supportservices@receivablesperformance.com Mar 03 2020 19:09:23  
Receivables Performance Management, PO Box 1548, Lynnwood, WA 98046-1548  
5235477 +EDI: RMSC.COM Mar 04 2020 00:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5235133 EDI: CBS7AVE Mar 04 2020 00:08:00 Through the Country Door, 1112 7th Avenue,  
Monroe, WI 53566-1364  
5235135 EDI: TFSR.COM Mar 04 2020 00:08:00 Toyota Financial Service, PO Box 5855,  
Carol Stream, IL 60197-5855  
5235136 +E-mail/Text: bankruptcydepartment@tsico.com Mar 03 2020 19:09:22 Transworld Systems Inc.,  
500 Virginia Dr Suite 514, Fort Washington, PA 19034-2733  
5235137 EDI: USBANKARS.COM Mar 04 2020 00:08:00 US Bank, Cardmember Service, PO Box 790408,  
Saint Louis, MO 63166-9801  
5235138 +EDI: VERIZONCOMB.COM Mar 04 2020 00:08:00 Verizon, PO Box 28000,  
Lehigh Valley, PA 18002-8000

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5293592\* PennyMac, PO Box 660929, Dallas, TX 75266-0929

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

D. Troy Sellars on behalf of Asst. U.S. Trustee United States Trustee  
D.Troy.Sellars@usdoj.gov, ustpreregion03.ha.ecf@usdoj.gov  
James Warmbrodt on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com  
Michael R Caum on behalf of Debtor 1 Joseph Williams mikecaumesq@comcast.net  
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Joseph Williams**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4954

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03469-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Williams

3/3/20**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**